

ENCORE BANCSHARES, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3555341	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,628	\$1,459	-10.4%		
Loans	\$1,079	\$931	-13.7%		
Construction & development	\$87	\$47	-46.3%		
Closed-end 1-4 family residential	\$515	\$477	-7.4%		
Home equity	\$74	\$61	-18.5%		
Credit card	\$0	\$0			
Other consumer	\$15	\$12	-18.2%		
Commercial & Industrial	\$115	\$147	27.4%		
Commercial real estate	\$242	\$156	-35.5%		
Unused commitments	\$140	\$173	24.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$104	\$128	23.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$150	\$231	53.9%		
Cash & balances due	\$190	\$63	-66.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$5	\$10	116.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$4	\$27	640.9%		
Open-end HELOC originations sold (quarter)	\$0	\$11			
Liabilities	\$1,449	\$1,289	-11.1%		
Deposits	\$1,222	\$1,061	-13.1%		
Total other borrowings	\$221	\$220	-0.4%		
FHLB advances	\$210	\$208	-1.1%		
Equity					
Equity capital at quarter end	\$179	\$171	-4.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$29	\$17	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	7.4%	--		
Tier 1 risk based capital ratio	12.7%	11.8%	--		
Total risk based capital ratio	14.0%	13.0%	--		
Return on equity ¹	4.2%	-2.6%	--		
Return on assets ¹	0.5%	-0.3%	--		
Net interest margin ¹	3.2%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	65.7%	69.6%	--		
Loss provision to net charge-offs (qtr)	73.7%	52.7%	--		
Net charge-offs to average loans and leases ¹	1.5%	2.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	18.7%	8.3%	3.1%	4.2%	--
Closed-end 1-4 family residential	1.6%	2.4%	0.3%	0.5%	--
Home equity	0.2%	0.0%	0.9%	0.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.2%	0.0%	0.3%	0.0%	--
Commercial & Industrial	0.8%	0.7%	0.3%	0.0%	--
Commercial real estate	5.9%	6.1%	0.3%	0.0%	--
Total loans	3.7%	2.9%	0.6%	0.5%	--